

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: YVETTE D LIGON

Case No.: 07-14923

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/17/2007.
- 2) This case was confirmed on 10/01/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/23/2012.
- 6) Number of months from filing to the last payment: 60
- 7) Number of months case was pending: 65
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 19,225.00
- 10) Amount of unsecured claims discharged without payment \$ 19,792.67
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 28,670.00
Less amount refunded to debtor	\$ 470.00
<b>NET RECEIPTS</b>	<b>\$ 28,200.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,900.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,762.80
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,662.80**

Attorney fees paid and disclosed by debtor **\$ 600.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC BANK USA/ OCWEN	OTHER	NA	NA	NA	.00	.00
DEUTSCHE BANK NATL T	SECURED	23,539.00	23,915.16	.00	.00	.00
DEUTSCHE BANK NATL T	SECURED	NA	410.22	.00	.00	.00
WASHINGTON MUTUAL	SECURED	93,362.00	91,837.57	.00	.00	.00
CAPITAL ONE AUTO FIN	SECURED	10,905.00	17,718.30	16,889.84	16,889.84	3,279.83
CAPITAL ONE AUTO FIN	UNSECURED	5,984.84	.00	828.46	276.74	.00
ACCOUNT MANAGEMENT S	OTHER	.00	NA	NA	.00	.00
ADVOCATE SOUTH SUBUR	UNSECURED	147.00	NA	NA	.00	.00
SBC ILLINOIS	UNSECURED	824.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	OTHER	.00	NA	NA	.00	.00
ILLINOIS DEPT OF HUM	UNSECURED	10,327.00	3,950.00	3,950.00	1,319.46	.00
CINGULAR WIRELESS CH	UNSECURED	1,757.00	NA	NA	.00	.00
CAPITAL ONE BANK	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE BANK	OTHER	.00	NA	NA	.00	.00
CREDIT BUREAU ACCOUN	UNSECURED	65.00	NA	NA	.00	.00
ROSELAND COMMUNITY H	UNSECURED	453.00	NA	NA	.00	.00
CENTRIX RESOURCE SYS	UNSECURED	3,153.00	NA	NA	.00	.00
CREDIT COLLECTION SE	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	789.00	836.26	836.26	279.34	.00
DEPENDON COLLECTION	OTHER	.00	NA	NA	.00	.00
DOUBLEDAY BOOK CLUB	UNSECURED	85.00	NA	NA	.00	.00
ER SOULTIONS INC	OTHER	.00	NA	NA	.00	.00
FARMERS INSURANCE	UNSECURED	51.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	641.00	691.56	691.56	231.01	.00
IQ TELECOM	UNSECURED	154.00	NA	NA	.00	.00
INGALLS MEMORIAL HOS	UNSECURED	27.00	NA	NA	.00	.00
IQ TELECOM INC	OTHER	.00	NA	NA	.00	.00
KEYSTONE ORTHOPEDICS	UNSECURED	20.00	NA	NA	.00	.00
KMART	UNSECURED	700.00	NA	NA	.00	.00
LOAN EXPRESS CO	UNSECURED	498.00	498.65	498.65	166.58	.00
LOAN EXPRESS CO	UNSECURED	193.00	NA	NA	.00	.00
ANESTHESIA	UNSECURED	203.00	NA	NA	.00	.00
MIDLAND FINANCE	UNSECURED	1,548.00	NA	NA	.00	.00
MIDWEST DIAGNOSTIC P	UNSECURED	102.00	NA	NA	.00	.00
ST JAMES HOSPITAL &	UNSECURED	1,831.00	1,893.53	1,893.53	632.51	.00
ST JAMES HOSPITAL	UNSECURED	62.00	NA	NA	.00	.00
NCO MEDCLR	UNSECURED	375.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	1,287.00	1,382.74	1,382.74	461.89	.00
NORTHWESTERN MEDICAL	UNSECURED	116.00	NA	NA	.00	.00
NORTHWESTERN MEMORIA	UNSECURED	420.00	NA	NA	.00	.00
OAKLAWN RADIOLOGY IM	UNSECURED	159.00	NA	NA	.00	.00
PALMER REIFLER & ASS	OTHER	.00	NA	NA	.00	.00
PENCREDIT CORP	OTHER	.00	NA	NA	.00	.00
PLAZA FINANCE	UNSECURED	193.00	NA	NA	.00	.00
PROFESSIONAL BUREAU	OTHER	.00	NA	NA	.00	.00
PROVIDIAN NATIONAL B	OTHER	.00	NA	NA	.00	.00
QUEST DIAGNOSTICS IN	UNSECURED	30.00	NA	NA	.00	.00
REVENUE PRODUCTION M	OTHER	.00	NA	NA	.00	.00
ORTHOSPINE CENTER	UNSECURED	480.00	NA	NA	.00	.00
ST JAMES HOSPITAL &	UNSECURED	62.00	NA	NA	.00	.00
SUBURBAN ER PHYSICIA	UNSECURED	125.00	NA	NA	.00	.00
MONEY MARKET PAYDAY	UNSECURED	219.00	NA	NA	.00	.00
UNIVERSITY PATHOLOGI	UNSECURED	125.00	NA	NA	.00	.00
UNIVERSAL CASUALTY	UNSECURED	25.00	NA	NA	.00	.00
UNIVERSAL LENDERS IN	UNSECURED	1,206.00	NA	NA	.00	.00
WELL GROUP HEALTH PA	OTHER	.00	NA	NA	.00	.00
WASHINGTON MUTUAL	SECURED	NA	37.03	.00	.00	.00
RACHEL NEAL	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	16,889.84	16,889.84	3,279.83
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	16,889.84	16,889.84	3,279.83
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	10,081.20	3,367.53	.00

**Disbursements:**

Expenses of Administration	\$ 4,662.80	
Disbursements to Creditors	\$ 23,537.20	
<b>TOTAL DISBURSEMENTS:</b>		\$ 28,200.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2013

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.